

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Amy L Pulaski  
Debtor

Case No. 16-02548-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Sep 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2016.

db  
4801572 +Amy L Pulaski, 548 Highland Street, Harrisburg, PA 17113-2640  
4801572 +Aaron's Rent A Center, 2525 Paxton Street, Harrisburg, PA 17111-1034  
4801573 +Acceptance Now/Value City Furniture, 5047 Jonestown Road, Harrisburg, PA 17112-2922  
4801574 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Amazon Credit Plan, Processing Center,  
Des Moines, IA 50364-0001)  
4801577 +Comcast, 4601 Smith Street, Harrisburg, PA 17109-1599  
4801578 +Country Door, 1112 7th Avenue, Monroe, WI 53566-1364  
4801579 Fingerhut, P.O. Box 166, Newark, NJ 07101-0166  
4801581 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
4801582 +Goods Tree Service, 4401 Chambers Hill Road, Harrisburg, PA 17111-2404  
4801584 +Home at Five, P.O. Box 2825, Monroe, WI 53566-8025  
4801586 +Kearns and Ashby DDS PC, 4509 Union Deposit Road, Harrisburg, PA 17111-2911  
4801587 +Leffler Oil Company, 15 Mount Joy, Mount Joy, PA 17552-1417  
4801590 +MDG USA, Inc., 3422 Old Capitol Trail, #1993, Wilmington, DE 19808-6124  
4801589 Massey's, P.O. Box 2822, Monroe, WI 53566-8022  
4801591 +Middletown Ice and Coal Company, P.O. Box 175, Middletown, PA 17057-0175  
4801592 +Midnight Velvet, P.O. Box 2821, Monroe, WI 53566-8021  
4801593 +Modern Recovery Solution, P.O. Box 500, Newmanstown, PA 17073-0500  
4801594 Montgomery Ward, 3650 Milwaukee Street, Madison, WI 53714-2399  
4801595 +MontgomeryWard, P.O. Box 2855, Monroe, WI 53566-8055  
4801596 +Nationstar Mortgage, P.O. Box 619094, Dallas, TX 75261-9094  
4801597 +North Star Finance, LLC, North Cash, P.O. Box 498, Hays, MT 59527-0498  
4801600 +Penn Waste, Inc., P.O. Box 3066, York, PA 17402-0066  
4801604 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
4801606 +Stoneberry, 1356 Williams Street, Chippewa Falls, WI 54774-0001  
4801607 +Verizon Wireless, One Verizon Way, Mail Code 180WVB, Basking Ridge, NJ 07920-1025  
4801609 +Western Sky Financial LLC, P.O. Box 370, Timber Lake, SD 57656-0370  
4801610 Worley and Obetz, Inc., P.O. Box 4038, Lancaster, PA 17604-4038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
EDI: AGFINANCE.COM Sep 19 2016 19:13:00 SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251,  
EVANSVILLE, IN 47731  
4801575 EDI: HFC.COM Sep 19 2016 19:13:00 Best Buy, Retail Services, P.O. Box 17298,  
Baltimore, MD 21297-1298  
4801576 EDI: CAPITALONE.COM Sep 19 2016 19:13:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083  
4801580 EDI: AMINFOFP.COM Sep 19 2016 19:13:00 First Premier Bank, P.O. Box 5529,  
Sioux Falls, SD 57117-5529  
4801585 +EDI: RMSC.COM Sep 19 2016 19:13:00 JC Penny, P.O. Box 965007, Orlando, FL 32896-5007  
4801588 E-mail/Text: camanagement@mtb.com Sep 19 2016 19:16:06 M&T Bank, P.O. Box 1056,  
Buffalo, NY 14240-1056  
4801598 EDI: HFC.COM Sep 19 2016 19:13:00 Orchard Bank, Household Credit Services,  
P.O. Box 17051, Baltimore, MD 21297-1051  
4801602 EDI: PRA.COM Sep 19 2016 19:13:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd.,  
Norfolk, VA 23502  
4801599 EDI: RMSC.COM Sep 19 2016 19:13:00 Paypal Credit SVCS/GEMB, P.O. Box 960080,  
Orlando, FL 32896-0080  
4801601 +E-mail/Text: bankruptcypgl@plaingreenloans.com Sep 19 2016 19:16:19 Plain Green, LLC,  
93 Mack Road, Suite 600, P.O. Box 270, Box Elder, MT 59521-0270  
4801603 +EDI: PRA.COM Sep 19 2016 19:13:00 Portfolio Recovery Associates, LLC, Dept 922,  
P.O. Box 4115, Concord, CA 94524-4115  
4801605 EDI: AGFINANCE.COM Sep 19 2016 19:13:00 Springleaf Financial, 601 N.W. 2nd Street,  
Evansville, IN 47708  
4801608 EDI: RMSC.COM Sep 19 2016 19:13:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927  
4801583 EDI: RMSC.COM Sep 19 2016 19:13:00 hhgregg, GE Money Bank, P.O. Box 960061,  
Orlando, FL 32896-0061

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2016 at the address(es) listed below:

Anthony Todd McBeth on behalf of Debtor Amy L Pulaski atmlaw1@verizon.net  
Joshua I Goldman on behalf of Creditor Deutsche Bank National Trust Company as Trustee for  
Soundview Home Loan Trust 2005-4 Asset-Backed Certificates, Series 2005-4  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 Amy L Pulaski  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8346**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-02548-MDF**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Amy L Pulaski

**By the  
court:**



September 19, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**